

**Information to identify the case:**

Debtor 1	<b>Claude Fouchard</b>	Social Security number or ITIN	xxx-xx-5505
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>14-35052-VFP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Claude Fouchard

12/4/17

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Claude Fouchard  
 Debtor

Case No. 14-35052-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Dec 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2017.

db	+Claude Fouchard, 24 Dameo Place, Short Hills, NJ 07078-3317
cr	+Santander Consumer USA, Inc., dba Chrysler Capital, P.O. Box 660633, Dallas, TX 75266-0633
515306495	+961 Eastern Realty Co., Inc., 961 Eastern Parkway, Brooklyn, NY 11213-4638
515403388	+Can Do, Williams, Alexander & Associates, PO Box 2148, Wayne, NJ 07474-2148
515306494	+Chrysler Capital, PO Box 961272, Fort Worth, TX 76161-0272
515225295	+Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
515225296	+Eastern Account System INC., Attn: Bankruptcy Dept., Po Box 837, Newtown, CT 06470-0837
515225300	+Merc Adj Bur, Po Box 9016, Williamsville, NY 14231-9016
515225301	+Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
515225302	+Office of the Sheriff, Attn: Armando B. Fontoura, Sheriff, Essex county Veteran's Court House, 50 W. Market Street, Newark, NJ 07102-1607
515323096	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)
515225303	+State of New Jersey, Division of Taxation, PO Box 222, Trenton, NJ 08602-0222
515225304	+State of New Jersey Attorney General, R.J. Hughes Justice Complex, 25 Market Street, Trenton, NJ 08611-2148
515406782	+U.S. Bank National Association as trustee on behalf, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
515225306	+Zucker Goldberg & Ackerman, LLC, Attn: Leonard B. Zucker, Esq., 200 Sheffield Street - Suite 101, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 04 2017 23:21:47 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 04 2017 23:21:44 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515227362	+E-mail/Text: bankruptcy@cavps.com Dec 04 2017 23:22:02 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
515246232	+EDI: CHRM.COM Dec 04 2017 22:58:00 Chrysler Capital, P.O. BOX 961278, FORT WORTH, TX 76161-0278
515225298	+EDI: IIC9.COM Dec 04 2017 22:58:00 IC System, Attn: Bankruptcy, 444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378
515225299	+EDI: IRS.COM Dec 04 2017 22:58:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
515225305	+E-mail/Text: collect@williamsalexander.com Dec 04 2017 23:21:34 Waassociates, Po Box 2148, Wayne, NJ 07474-2148

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515225297*	+Eastern Account System INC., Attn: Bankruptcy Dept., Po Box 837, Newtown, CT 06470-0837
TOTALS: 0, * 1, ## 0	

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 06, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Dec 04, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-OPX1 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-OPX1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-OPX1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joel A. Ackerman on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-OPX1 bankruptcynotice@zuckergoldberg.com  
Joel A. Ackerman on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-OPX1 jackerman@zuckergoldberg.com  
John M. Esposito on behalf of Debtor Claude Fouchard john@lawjme.com, r54015@notify.bestcase.com;art@lawjme.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc., dba Chrysler Capital ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
Joshua I. Goldman on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-OPX1 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael S. Ackerman on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-OPX1 bankruptcynotice@zuckergoldberg.com  
William E. Craig on behalf of Creditor Santander Consumer USA, Inc., dba Chrysler Capital mortoncraigecef@gmail.com, mortoncraigecef@gmail.com

TOTAL: 13